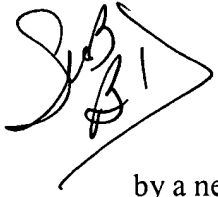


What is claimed is:



1. A method of gathering the collection of an impound tax account transaction system by a network means, said method comprising the steps of:

interlinking a credit card account transaction data feed input comprising at least one of:

a merchant credit card terminal;

a networked account transaction application; and

a transaction application;

relaying said account transaction signals to service provider network;

allocating said account transaction based on impound tax system criteria

comprising debiting said account transaction for at least one of:

a tax amount from merchants gross credit card receipts;

a state tax lien;

a value added tax; and

a system customizable amount;

escrowing said account transaction deposit;

networking said account transaction allocation deposit;

securely signaling a web based transaction application record of said account

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transaction escrow fund reception to at least one of:

a tax authority; and

a merchant credit card terminal;

said service provider network signaling said account transaction charges received by
electronic funds processor; and

said electronic funds processor debiting customizable selected fee percentage of said
account transaction;

remitting said account transaction balance networked to interlinking credit card account
transaction data feed comprising:

a merchant credit card terminal,

a networked account transaction application,

a transaction node;

interlinking to said account transaction comprising a merchant's bank account;

and

allocating from said account transaction allocation based on customizable system criteria
comprising allocation of net funds to said merchant account.

2. A method of gathering the collection of an impound tax account transaction by a network, said method comprising the steps of:

interlinking a plurality of merchant point of sale/terminal network functionality links of a plurality of merchants at different link locales, each terminal network functionality link including credit/debit card functionality and cash payment functionality for enabling the receipt of payment of said account transaction;

gathering credit/debit card payment and information from the sale transactions of said merchant terminal network functionality of at least one of a plurality of said merchants for said account transactions;

calculating tax impound information for each individual payment of said account transaction at a selectable or a dedicated transaction node;

accumulating the customizable amount comprising a lien percentage of said account transactions for each terminal network link during a customizable time interval;

storing accumulated total of tax for said account transaction impound information for each interlinked terminal network functionality of said account transaction;

relaying to merchant computer functionality from at least one of:

said terminal network functionality;

centralized network tax impound transaction server; and

decentralized network tax impound transaction server a message for said account

transaction comprising:

the accumulated totals of tax information for at least one of said terminal network functionality for said account transaction; and

the identification of the merchant terminal network functionality;

relaying said message of said account transaction;

generating an authorization code to instruct the merchant bank to impound the taxes of said account transaction;

directing the tax payment based on customizable impound system criteria allocation of merchant criteria for said account transaction; and

confirming payment via network said account transaction status via visualization functionality.

3. A system for gathering the collection of an impound account transaction tax system by a network, said system comprising:

an interlink linking credit card account transaction data feed input from:

a retail credit card terminal;

web based internetworked account transaction application; on

other account transaction application;

a relay relaying account transaction signals to service provider bank network;
means for allocating account transaction based on impound tax system criteria,
said criteria comprising debit functionality of said account transaction for at least
one of:

a tax amount from retailers gross credit card receipts of said account transaction;

a state tax lien for said account transaction;

a value added tax for said account transaction; and

a system customizable amount for said account transaction;

escrow for said account transaction deposit;

deposit functionality for internetworking said account transaction allocation
deposit;

secure signal functionality signaling a web based transaction application record of
said account transaction escrow fund reception;

to at least one of:

a tax authority;

a retail credit card terminal; and

a web based transaction application;

said service provider bank network signaling said account transaction charges received

by electronic funds processor; and

debit functionality for said electronic funds processor debiting customizable selected fee percentage of said account transaction;

remittance functionality for remitting said account transaction balance networked to interlinking credit card data feed for account transaction, said data feed received from at least one of:

retail credit card terminal;

a web based networked for said account transaction application; and

other transaction application node for said account transaction;

interlink for interlinking to said account transaction comprising a merchant's bank account; and

allocation functionality for allocating from said account transaction based on customizable system criteria comprising an allocation of net funds of said account transaction to retailer account.

4. A system for gathering the collection of an impound tax of an account transaction by a network, said system comprising:

interlink functionality for interlinking a plurality of merchant point of sale terminal;

network links of a plurality of merchants at different link nodes each of said terminal network links including credit/debit card functionality and cash payment functionality for enabling the receipt of payment of account transactions at least one;

collection functionality for gathering credit/debit card payment and information from the sale transactions with the merchant terminal network links by a group of merchants for said account transaction;

calculation functionality for calculating tax impound information for each individual payment transaction at a selectable or a dedicated transaction for said account transaction;

accumulation functionality for accumulating for said account transaction selected percentage for said account transaction comprising lien percentage of said account transaction for each terminal link during a customizable time interval;

storage functionality for storing accumulated total of tax impound information for each of said interlinked terminal for said account transaction;

relay functionality for relaying a message of said account transaction comprising the accumulated totals of tax information of said account transaction for a given terminal, identification of the merchant terminal of said account transaction and functionality for relaying the message, said message being relayed to merchant computer means from at least one of:

said terminal networks;

centralized network tax impound transaction server; and

decentralized network tax impound transaction server;

authorization functionality for generating an authorization code to instruct the merchant bank to impound the taxes of said account transaction;

functionality for directing the tax payment based on selected impound system criteria allocation of merchant criteria for said account transaction; and

payment confirmation functionality for confirming payment to network for said account transaction via at least a visualization application.

5. The system of claim 3, wherein said account transaction functionality comprises a customizable account allocation including at least one of:

gross funds of said account transaction;

net funds comprising gross funds less tax amount due to customizable account transaction allocation percentage said net funds comprising

an amount based on criteria established by a pertinent taxing authority;

any applicable service provider fee;

6. The system of claim 5, further providing confirmation of final account transaction allocation status.

7. The system of claim 3 wherein the system uses object orientated programming construction of systems functionality.

8. The system of claim 3, wherein communication of digital signals in said systems employs machine code, Java, C, C#, C++, XML, markup language, PERL, CORBA messages

ISO 8583 data, SSL data, DES signals, digital signals, PKI, certificates, biometrics data, SOAP messages, data objects, Java Beans, SQL data, SML data, DTD data, Kerberos data, UDDI data, assembly language, or machine language.

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